

STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLEMORTGAGE OF REAL PROPERTY
BOOK 1441 PAGE 322

THIS MORTGAGE made this 8th day of August, 19 78,
among Emily Rebecca Chapman Ross (hereinafter referred to as Mortgagor) and FIRST
UNION MORTGAGE CORPORATION, a North Carolina Corporation (hereinafter referred to as Mortgagee):

WITNESSETH THAT, WHEREAS, Mortgagor is indebted to Mortgagee for money loaned for which
Mortgagor has executed and delivered to Mortgagee a Note of even date herewith in the principal sum of
Eight Thousand Six Hundred & 00/100 (\$ 8,600.00), the final payment of which
is due on August 15th 1985, together with interest thereon as
provided in said Note, the complete provisions whereof are incorporated herein by reference;

AND WHEREAS, to induce the making of said loan, Mortgagor has agreed to secure said debt and interest
thereon (together with any future advances) and to secure the performance of the undertakings prescribed in the
Note and this Mortgage by the conveyance of the premises hereinafter described:

NOW, THEREFORE, in consideration of the aforesaid loan and the sum of Three Dollars (\$3.00) cash in
hand paid to Mortgagor, the receipt of which is hereby acknowledged, Mortgagor hereby grants, sells, conveys,
assigns and releases to Mortgagee, its successors and assigns, the following described premises located in
Greenville County, South Carolina:

All that certain piece, parcel or lot of land, with the buildings and
improvements thereon, situate, lying and being in Oaklawn Township,
School District 4-H, Greenville County, South Carolina, containing one
acre more or less and being part of a tract of 41 acres more or less
conveyed to Hattie Hamby Chapman by her husband by deed dated November 17,
1950, and recorded in the RMC Office for Greenville County in Deed Book
423 at page 389, the portion hereby conveyed having the following metes
and bounds, to-wit:

BEGINNING at an iron pin at edge of county road; thence along the edge
of said county road S. 45-30 W. 264 feet to an iron pin in edge of said
road; thence S. 44-30 E. to an iron pin 187 feet; thence N. 45-30 E.
264 feet to an iron pin; thence N. 44-30 W. 187 feet to point of beginning.

For a more particular description of said property reference is made to
plat of Hattie H. Chapman made by C. O. Riddle, Engineer, May 17, 1957,
which is or will hereafter be placed on record in the RMC Office for
Greenville County.

This lien is junior and inferior to a first mortgage in favor of Saluda
Valley Savings And Loan which mortgage is recorded in the RMC Office for
Greenville County, S. C., in REM Book 1381, page 902. This is the same
property conveyed to Emily Rebecca Chapman Ross by Hattie Hamby Chapman by
deed recorded in the RMC Office for Greenville County, S. C. in Deed Volume
590, page 88 on December 30, 1957.

Together with all and singular the rights, members, hereditaments and appurtenances to said premises
belonging or in anywise incident or appertaining. Including but not limited to all buildings, improvements,
fixtures, or appurtenances now or hereafter erected thereon, including all apparatus, equipment, fixtures, or
articles, whether in single units or centrally controlled, used to supply heat, gas, air conditioning, water, light,
power, refrigeration, ventilation or other services, and also together with any screens, window shades, storm
doors and windows, screen doors, awnings, stoves and water heaters (all of which are declared to be a part of
said real estate whether physically attached thereto or not).

TO HAVE AND TO HOLD the same with all privileges and appurtenances thereunto belonging to Mortgagee,
its successors and assigns, forever, for the purposes hereinafter set out and Mortgagor covenants with Mortgagee,
its successors and assigns, that Mortgagor is seized of, and has the right to convey, the premises in fee simple;
that the premises are free and clear of all encumbrances except for a prior Mortgage, if any; and that Mortgagor
will warrant and defend title to the premises against the lawful claims of all persons whomsoever.

MORTGAGOR COVENANTS with Mortgagee, its heirs, successors and assigns as follows:

1. NOTE PAYMENTS. Mortgagor shall make timely payments of principal and interest on the above
mentioned Note in the amounts, in the manner and at the place set forth therein. This Mortgage secures payment
of said Note according to its terms, which are incorporated herein by reference.

2. TAXES. Mortgagor shall pay all taxes, charges and assessments which may become a lien upon the
premises hereby conveyed before any penalty or interest accrues thereon and shall promptly deliver to
Mortgagee (at its request) official receipts evidencing payment thereof. In the event of the passage after the date
of this Mortgage of any law imposing a federal, state or local tax upon Mortgage or debts secured thereby, the
whole principal sum (together with interest) secured by this Mortgage shall, at the option of Mortgagee, its
successors and assigns, without notice become immediately due and payable.

JB A. Ken
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